



Order Filed on January 4, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

WNI 16-016765  
Shapiro & DeNardo, LLC  
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Mount Laurel, NJ 08054  
(856) 793-3080  
Charles G. Wohlrab, Esq. 016592012  
ATTORNEYS FOR MIDFIRST BANK

IN RE:

SCOTT MICHAEL BAYLES AND GERALDINE  
MARIE BAYLES, DEBTORS

CASE NO.: 19-17417-MBK

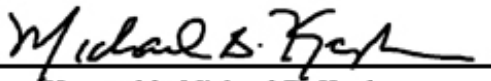
JUDGE: HONORABLE MICHAEL B.  
KAPLAN

CHAPTER: 13

**AMENDED ORDER RESOLVING MOTION TO VACATE STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: January 4, 2020**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter being opened to the Court by Shapiro & DeNardo, LLC, Attorneys for MidFirst Bank, hereinafter "Secured Creditor", upon the filing of a Notice of Motion for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtors to make post-petition payments on a mortgage obligation and due notice of said Motion and the supporting Certification having been given by mail to the Trustee, the Debtors and the attorney for the Debtors, if any AND CONSENT OF THE PARTIES APPEARING HEREON and for good cause shown,

1. This Order hereby amends the Consent Order Resolving Motion for Relief from Stay entered November 14, 2019; ECF Doc.: 56.
2. Debtors are currently delinquent in post-petition payments to Secured Creditor for the months of July 1, 2019 through October 1, 2019 in the total amount of \$9,072.32.
3. Debtors agree to capitalize the post-petition delinquency outlined in Paragraph one (1), \$9,072.32, to be paid to Secured Creditor through the remaining Chapter 13 Plan. Debtors shall file a Modified Chapter 13 Plan within fifteen (15) days of entry of this order.
4. Starting November 1, 2019, Debtors agree to maintain all contractually due payments to Secured Creditor, which currently amount to \$2,328.73.
5. Payments should be submitted to the Secured Creditor via Certified Check to the below address:

Wells Fargo Home Mortgage  
PO Box 14507  
Des Moines, IA 50306

6. If the Debtor(s) fails to make any payments detailed in this Consent Order within thirty (30) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtor(s) failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor(s) Counsel and Debtor(s) as required by the local bankruptcy rules.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Scott Michael Bayles  
Geraldine Marie Bayles  
DebtorsCase No. 19-17417-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2020.  
db/jdb +Scott Michael Bayles, Geraldine Marie Bayles, 121 Atrium Drive, Brick, NJ 08723-6279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 08, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Charles G. Wohlrab on behalf of Creditor MIDFIRST BANK cwohrlab@LOGS.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New  
York Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New  
York Et Al... rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Joint Debtor Geraldine Marie Bayles  
woliver@oliverandlegg.com, R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Scott Michael Bayles woliver@oliverandlegg.com,  
R59915@notify.bestcase.com

TOTAL: 8